

METHOD AND APPARATUS FOR EVALUATING AN APPLICATION FOR A  
FINANCIAL PRODUCT

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ABSTRACT

A system and method of evaluating an application for a financial product includes receiving application data. Expected loss data are calculated, based at least in part on the application data. A return on investment for the application is  
10 then calculated based at least in part on the expected loss data. The calculated return on investment is then compared to an expected return on investment for the financial product to make an approval decision.

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